

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA (WILKES-BARRE)**

In Re:

Joan M. Schneider,

Debtor.

Bankruptcy Case No. 5:13-bk-06406-JJT

Chapter 13

ORDER GRANTING RELIEF FROM STAY

This case came before the Court upon the Motion for Relief from Stay (Docket No. 29), filed by Nationstar Mortgage, LLC ("Movant") on December 4, 2014. On January 13, 2005, the Court entered an Order ("Order") (Docket No. 33), granting Movant adequate protection and conditioning the continuation of the automatic stay in this case on the performance by Joan M. Schneider ("Debtor"). The Court, having considered said Order and Movant's Affidavit of Default, filed contemporaneously herewith, is of the opinion that it is appropriate to enter an Order on Such Motion for Relief from Stay.

IT IS THEREFORE ORDERED:

1. The Motion for relief from the Automatic Stay is GRANTED.
2. The Automatic Stay imposed by 11 U.S.C. § 362 is lifted with respect to real property 5 Lakeville Ct, Lakeville, PA 18438 (the "Property"), legally described as:

All that certain piece, parcel or lot of land lying, situate and being in the Township of Paupack, County of Wayne and Commonwealth of Pennsylvania, and being known and designated as Lot Number 1 in the development known as Lakeville Acres, and being more specifically described on those certain approved maps of the development recorded in Wayne County Map Book 41, at Page 111, and Map Book 36, at page 71, the metes and bounds description as shown on said maps are hereby expressly incorporated herein by reference.

BEING the same premises which Robert J. Romich, by Deed, dated June 20, 1986 and recorded June 20, 1986 in the Office of the Recorder of Deeds in and for the County of Wayne in Pennsylvania, at Book 444, Page 183, granted and conveyed unto Joan M. Schneider, in fee.

3. This Order lifting the automatic stay is entered for the sole purpose of allowing Movant to pursue its lawful *in rem* remedies as to the Property and said creditor shall neither seek nor obtain an *in personam* judgment against the Debtor.

4. The court in its discretion waives the fourteen (14) day stay of the Order Granting Relief pursuant to Bankruptcy Rule 4001(a)(3).

5. Movant is authorized to seek its attorneys' fees and costs incurred in filing its Motion for Relief from the Automatic Stay from the state court in any pending or future foreclosure proceedings. Said fees and costs shall be recoverable as part of the mortgage debt pursuant to the loan documents under the remedies available therein but shall not be a personal liability of the Debtor.

6. It is further ordered that Movant may offer and provide Debtor with information in regard to a potential Forbearance Agreement, Loan Modification, Refinance Agreement or other Loan Workout/Loss Mitigation Agreement, and may enter into such agreement with Debtor provided the agreement complies with the Bankruptcy Code and all other applicable law. Movant, however, may not enforce or threaten to enforce any personal liability against Debtor if Debtor personal liability is discharged in this bankruptcy.

****END OF ORDER****

Order Submitted by:

/s/ Lisa Cancanon

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